Author/Title Index

A

Abrams, Marc, *New Tax Law Affects Time Value of Money Rules*, September, p. 45.

Abrams, Marc and N. Linda Goldstein, *Non-Profit HUD-Insured Projects: Conversion and Resyndication*, May, p. 34.

Abramson, Andrew, *Work-Outs for Problem Properties*, July, p. 44.

Adjusting to the Free FHA Rate, (Gregory D. Luetscher), February, p.50.

Aggressive Vehicles for a Stronger Market, (Garth Marston), October, p. 15.

Albert, Joseph D. and William C. Weaver, *Computerized Pricing for the Secondary Market*, March, p. 61.

Albert, Joseph D. and William C. Weaver, *Support for Pricing Decisions Part II*, April, p. 73.

Analyzing Mortgage Pool Securities (The Right Way), (Gregory Hoskinson), September, p. 97.

Antsen, Paul and Mary Martell, *A Mortgage Banker's Guide to ERISA*, September, p. 8.

Asay, Michael R., *Pricing and Analysis of Common Adjustable Rate Mortgages*, December, p. 60.

The Asset Lenders Fear Most, (Donald L. Black), August, p. 67.

Automation as a Competitive Weapon, (Dorothy E. Trefts), April, p. 63.

Aylward, James F., CMB, *Residential Mortgages: Lining Up the Customers*, March, p. 20.

B

Bak, Thomas J., Thomas N. Herzog, and David A. Middaugh, *15 Million Mortgages: The FHA Experience*, November, p. 41.

Bak, Thomas J., *Introduction to the FHA ARM*, November, p. 24.

Balancing the Scale: EQUAL™ Enters the Market, (Roger L. Earnhardt and Diane L. Cortes), March, p. 86.

BeVier, Michael J. and John W. Biasucci, *Structured Financing: Making a Difference*, Special Issue, p. 24.

BeVier, Michael J. and John W. Biasucci, *Structured Financing: Making a Difference Part II*, July, p. 73.

Biasucci, John W. and Michael J. BeVier, *Structured Financing: Making a Difference*, Special Issue. p. 24.

Biasucci, John W. and Michael J. BeVier, *Structured Financing: Making a Difference Part II*, July, p. 73.

Black, Donald L., *The Asset Lenders Fear Most*, August, p. 67.

Blumberg, Daniel A., *Economic News: Taking Exception, (The Last Word)*, February, p. 65.

Blumberg, Daniel A., *When Less Can Be Better*, June, p. 89.

Boston's Building 114: A Case Study in Financing, (Eric Stevenson), October, p. 41.

Brooks, Jeb and Mark S. Thompson, *Spotlight on Resyndication Potential*, January, p. 42.

Butler, James, *New Appeal in SBLs*, December, p. 75.

Butler, James R., *New Rules Resolve Uncertainties A Fair and Equal Balance*, May, p. 84.

C

Cahnman, Raymond S., Michael P. Kamradt, and Henry F. Otto, *Coping with Risk in the Secondary Market*, June, p. 10.

Caplan, David L., *Option Spread Strategies for Protection and Profit*, November, p. 59.

Carrel, Herbert L., CMB, *The GNMA Adjustable Rate Security*, October, p. 99.

A Case for Tax Reform, (Dr. Charls E. Walker), September, p. 68.

Certified Mortgage Bankers Discuss Income Property Loans, July, p. 11.

Certified Mortgage Bankers Discuss Loan Production, March, p. 11.

Clarke, Richard G., CPCU, *Guarding the Lender's Interest*, February, p. 36.

Clauretie, Terence M., *Mortgage Market's New World*, Special Issue, p. 82.

CMOs, and How They Grew, (Richard M. Hamecs), Special Issue, p. 9.

Combining Resources for Builder Bonds, (Kenneth G. Lore), January, p. 20.

Communicating with the Appraiser, (Michael V. Salmon), November, p. 87.

Computer Age Evolution, (Suzanne C. Samson), April, p. 26.

Computerized Pricing for the Secondary Market, (William C. Weaver and Joseph D. Albert), March, p. 61.

Condominium and P.U.D. Projects Steps to Approval, (Ava C. Rosenthal), May, p. 56.

Controlling Mortgage Pipeline Risk, (John Labuszewski and James F. Meisner), Special Issue, p. 59.

Convertible Mortgages Gain Big League Attention, (John Oharenko), July, p. 20.

Coonts, John J., *A Program to Make a Difference*, October, p. 68.

Coping with Risk in the Secondary Market (Raymond S. Cahnman, Michael P. Kamradt, and Henry F. Otto), June, p. 10.

Cortes, Diane L. and Roger L. Earnhardt, *Balancing the Scale: EQUAL™ Enters the Market*, March, p. 86.

Crowding Out? An Analysis of Credit Demand, (Dr. Bernard M. Markstein, III), June, p. 34.

A Current Dilemma and One Solution, (Kent E. Klopfenstein), Special Issue, p. 41.

D

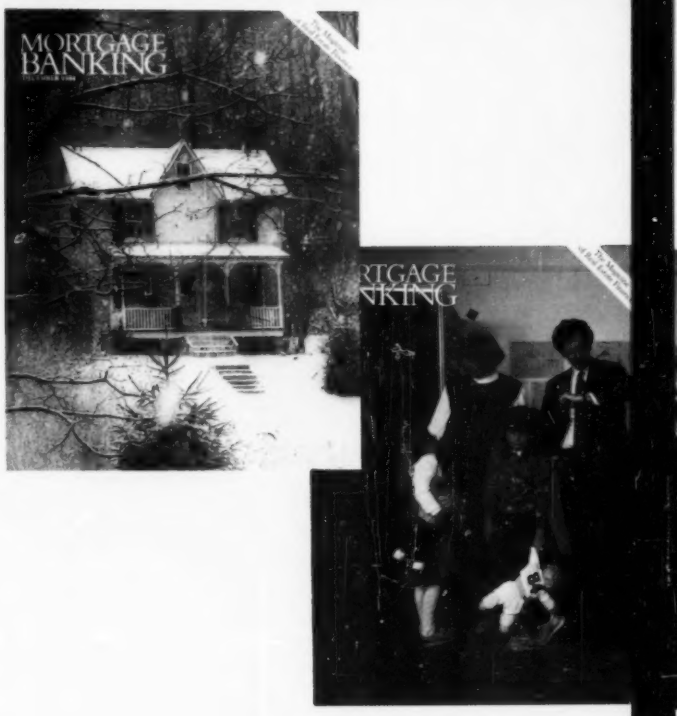
DeHuszar, William I., CMB, *A Man for all Reasons*, August, p. 44.

DellaGrotta, S. Q.., *Investment Advice: Orchestrating the Elements*, Special Issue, p. 30.

Dodson, Patricia, Rick Watson, and Michael Stamper, *Mortgage-Backed Securities' Track Record*, December, p. 42.

Dome Homes Come of Age, (Richard T. Robinson), October, p. 161.

Duffy, David, *Insurance Servicing Made Easy*, November, p. 68.



E

Earnhardt, Roger L. and Diane L. Cortes, *Balancing the Scale: Equal™ Enters the Market*, March, p. 86.
Economic News: Taking Exception, (The Last Word), (Daniel A. Blumberg), February, p. 65.
Economic Outlook: Two Critical Questions, (Sidney L. Jones), August, p. 83.
Emergence of Rapid Response, (Christoper J. Green), April, p. 41.
Emmerman, Herbert P. *One Viewpoint on* ARMs, *(The Last Word)*, October, p. 169.
Enjoying Equity with Second Mortgage Loans, (David A. Olson), February, p. 25.
Entreken, Henry C. and J. Mark Stroud, *Uniform Appraisal Guidelines*, August, p. 86.
Everything You Wanted to Know about ARMs, (Diane L. Cortes), June, p. 20.

F

Federal Budget Deficits and Zero Sum Games, (Edison Zayas), December, p. 42.
15 Million Mortgages: The FHA *Experience*, (Thomas J. Bak, Thomas N. Herzog, and David A. Middaugh), November, p. 41.
Flick, Dr. Frederick E., *Mortgage Markets and Mortgage-Related Securities: Development and Implications*, June, p. 54.
Freddie Mac ARM *Guidelines*, (William R. Thomas, Jr.), October, p. 85.
Freddie Mac's Multifamily Loan Purchase Program and the Mortgage Banker, (Leady W. Seale, Jr.), Special Issue, p. 17.
Free Lunch for ARMs, (Dr. Thomas R. Harter), May, p. 10.
Fuller, Maureen, *Pass-Through Offers Flexibility, Adaptability*, October, p. 133.

G

The GNMA *Adjustable Rate Security*, (Herbert L. Carrel, CMB), October, p. 99.
Goldstein, N. Linda and Marc Abrams, *Non-Profit* HUD*-Insured Projects: Conversion and Resyndication*, May, p. 34.
Goode, John and Russell W. Jordan, III, *New Routes for Title Insurers*, March, p. 28.
Green, Christopher J., *Emergence of Rapid Response*, April, p. 41.
Groen, Bram, *Sales Incentives and the Element of Control*, July, p. 28.
Guarding the Lender's Interest, (Richard G. Clarke, CPCU), February, p. 36.
Gunnar, Peter M. and William R. Meyer, *Investment Benefits in Condo Hotels*, October, p. 144.

H

Hamecs, Richard M., CMOs, *and How They Grew*, Special Issue, p. 9.
Harter, Dr. Thomas R., *Free Lunch for* ARMs, May, p. 10.
Harter, Dr. Thomas R., *Market Impact of a Free* FHA *Rate*, April, p. 16.
Harter, Dr. Thomas R., *1984 Economic Outlook*, January, p. 12.
Hayward, Winslow, *Targeting Marketing for Lender Success: Fannie Mae Survey*, November, p. 32.
Hedging GNMA *Pass-Throughs*, (Glenn Picou), February, p. 54.
Hedging Risk: Forward Market or Futures Market, (Robert S. Smith and James J. Lennox), September, p. 87.
Herzog, Thomas N., David A. Middaugh, and Thomas J. Bak, *15 Million Mortgages: The* FHA *Experience*, November, p. 41.
Herzog, Thomas N., *Single Premium Plan Premiere*, April, p. 84.
Herzog, Thomas N. and Dominick Stasulli, *Survivorship & Decrement Tables:* HUD/FHA *Home Mortgage Insurance Programs*, July, p. 86.
Hinton, Audrey, *Multifamily Mortgages: On the Block*, January, p. 28.
Holzem, Paul M. and Niel F. Moser, *New Frontiers for* AAA *Ratings*, January, p. 36.
Hoskinson, Gregory, *Analyzing Mortgage Pool Securities (The Right Way)*, September, p. 97.
Hybrid Investments: Alternatives, (John R. White and Donald K. Wiest, Jr.), December, p. 29.

I

Income Property: Construction Lending Policy, (Henry S. Kesler), June, p. 49.
Index of 1983 Mortgage Banking Articles, (Timothy S. Wolf), January, p. 57.
Insurance Servicing Made Easy, (David Duffy), November, p. 68.
Interview with Robert J. Mylod, April, p. 10.
Introduction to the FHA ARM, (Thomas J. Bak), November, p. 24.
Investment Advice: Orchestrating the Elements, (S. Q. DellaGrotta), Special Issue, p. 30.
Investment Benefits in Condo Hotels, (Peter M. Gunnar and William R. Meyer), October, p. 144.

J

Jacobson, Dan, *Lender Image and Customer Reaction*, October, p. 28.
Jones, Sidney L., *Economic Outlook: Two Critical Questions*, August, p. 83.
Jordan, Russell W. and John Goode, *"New Routes for Title Insurers*, March, p. 28.

K

Kamradt, Michael P., Henry F. Otto, and Raymond S. Cahnman, *Coping with Risk in the Secondary Market*, June, p. 10.
Kaplan, Peter E., Esq., *Pitfalls in ARM Lending*, July, p. 94.
Keeping in Step with ARMs, (Diane Cortes and Adrianne Schuette), December, p. 8.
Kesler, Henry S., *Income Property: Construction Lending Policy*, June, p. 49.
Kislak, Jonathan I., *Specialization and the Art of the Possible*, Special Issue, p. 37.
Kissal, Andreas V., *Technology Moves Up in the Mortgage Market*, September, p. 37.
Klopfenstein, Kent E., *Current Dilemma and One Solution*, Special Issue, p. 41.

L

Labuszewski, John and James F. Meisner, *Controlling Mortgage Pipeline Risk*, Special Issue, p. 59.
Laser: A Better Way from Fannie Mae?, (Robert J. Mylod), September, p. 29.
Lederman, Jess, *Pricing Discount ARMs in the Secondary Market*, August, p. 56.
LeGrand, Jean E., *Profit Improvements through Cash Management*, July, p. 55.
Leinberger, Christopher B., *Major Shift Seen in S&L Industry*, May, p. 47.
Lender Image and Customer Reaction, (Dan Jacobson), October, p. 28.
Lenders' Rights in Bankruptcy Stays, (Judge Roger M. Whalen), October, p. 57.
Lennox, James J. and Robert S. Smith, *Hedging Risk: Forward Market or Futures Market*, September, p. 87.
Levien, Maurice B., *Tab A in Slot L: Engineering in Lending*, June, p. 72.
Life without an FHA Ceiling, (Cheryl D. Patton), January, p. 18.
Lore, Kenneth G., *Combining Resources for Builder Bonds*, January, p. 20.
Luetscher, Gregory D., *Adjusting to the Free FHA Rate*, February, p. 50.

M

Major Shift Seen in S&L Industry, (Christopher B. Leinberger), May, p. 47.
A Man for All Reasons, (William I. DeHuszar, CMB), August, p. 44.
Market Appeal: In the Eye of the Beholder, (Stanley Thea), May, p. 72.
Market Impact of a Free FHA Rate, (Dr. Thomas R. Harter), April, p. 16.
Markstein, Dr. Bernard M., III, *Crowding Out? An Analysis of Credit Demand*, June, p. 34.
Marston, Garth, *Aggressive Vehicles for a Stronger Market*, October, p. 15.
Martell, Mary and Paul Antsen, *A Mortgage Banker's Guide to ERISA*, September, p. 8.
MBA Honors New CMBs, January, p. 55.
Medici, Anthony R., *New Lending Packages: The Money Store*, February, p. 44.
Meisner, James F. and John Labuszewski, *Controlling Mortgage Pipeline Risk*, Special Issue, p. 59.
Meyer, William R. and Peter M. Gunnar, *Investment Benefits in Condo Hotels*, October, p. 144.
Middaugh, David A., Thomas J. Bak, and Thomas N. Herzog, *15 Million Mortgages: The FHA Experience*, November, p. 41.
Monsma, James E. and Kenneth R. Scott, *Probing the Depth of Mortgage Pools*, February, p. 11.
Monsma, James E. and Kenneth R. Scott, *Probing the Depth of Mortgage Pools Sequel*, August, p. 75.
Mortgage-Backed Securities' Track Record, (Michael Stamper, Patricia Dodson, and Rick Watson), December, p. 42.
A Mortgage Banker's Guide to ERISA, (Mary Martell and Paul Antsen), September p. 8.
Mortgage Banking's Future: High-Tech Takeover?, (Deborah Whiteside), Special Issue, p. 44.
Mortgage Market's New World, (Terence M. Clauretie), Special Issue, p. 82.
Mortgage Markets and Mortgage-Related Securities: Developments and Implications, (Dr. Frederick E. Flick), June, p. 54.
Moser, Niel F. and Paul M. Holzem, *New Frontiers for AAA Ratings*, January, p. 36.
Moser, Niel F. and Douglas E. Whiteley, *Short Fuse on ARMs*, August, p. 22.
Moving beyond Tradition, (The Last Word), (Lawrence A. Waters), April, p. 94.
Multifamily Mortgages: On the Block, (Audrey Hinton), January, p. 28.
Mylod, Robert J., *Laser: A Better Way from Fannie Mae?*, September, p. 29.

N

Nelson, Gerry C., *Strategy for Survival*, April, p. 53.
New Appeal in S&Ls, (James Butler), December, p. 75.
New Frontiers for AAA Ratings, (Niel F. Moser and Paul M. Holzem), January, p. 36.
New Lending Packages: The Money Store, (Anthony R. Medici), February, p. 44.

New Opportunities/Risks in the Secondary Market, (Charles E. Reed), Special Issue, p. 65.
New Routes for Title Insurers, (John Goode and Russell W. Jordan,III), March, p. 28.
New Rules Resolve Uncertainties A Fair and Equal Balance, (James R. Butler), May, p. 84.
New Tax Law Affects Time Value of Money Rules, (Marc Abrams), September, p. 45.
1984 Economic Outlook, (Dr. Thomas R. Harter), January, p. 12.
Non-Profit HUD *Insured Projects: Conversion and Resyndication*, N. Linda Goldstein and Marc Abrams), May, p. 34.

O

Oharenko, John, *Convertible Mortgages Gain Big League Attention*, July, p. 20.
Oharenko, John, *Syndications: Clearing the Pathways to Profit*, Special Issue, p. 52.
Olson, David A., *Enjoying Equity with Second Mortgage Loans*, February, p. 25.
One Viewpoint on ARMs *(The Last Word)*, (Herbert P. Emmerman), October, p. 169.
Optimistic Pattern for the 1980s, (James L. Palda, Jr.), March, p. 50.
Option Spread Strategies for Protection and Profit, (David L. Caplan), November, p. 59.
Otto, Henry F., Raymond S. Cahnman, and Michael P. Kamradt, *Coping with Risk in the Secondary Market*, June, p. 10.

P

Palda, James L., Jr., *Optimistic Pattern for the 1980s*, March, p. 50.
Patton, Cheryl D., *Life without an* FHA *Ceiling*, January, p. 18.
Pass-Through Offers Flexibility, Adaptability, (Maureen Fuller), October, p. 133.
Picou, Glen, *Hedging* GNMA *Pass-Throughs*, February, p. 54.
Pitfalls in ARM *Lending*, (Peter E. Kaplan, Esq.), July, p. 94.
Pricing and Analysis of Common Adjustable Rate Mortgages, (Michael R. Asay), December, p. 60.
Pricing Discount ARMs *in the Secondary Market*, (Jess Lederman), August, p. 56.
Probing the Depth of Mortgage Pools, (Kenneth R. Scott and James E. Monsma), February, p. 11.
Probing the Depth of Mortgage Pools Sequel, (James E. Monsma and Kenneth R. Scott), August, p. 75.
Profit Improvements through Cash Management, (Jean E. LeGrand), July, p. 55.
A Program to Make a Difference, (John J. Coonts), October, p. 68.
Puller, Kenneth A., *Splitting the Risk in Rental Housing*, March, p. 71.

R

Reed, Charles E., *New Opportunities/Risks in the Secondary Market*, Special Issue, p. 65.
Relocation: The Human Element, (Glenn P. Schreiber), June, p. 78.
Residential Mortgages: Lining Up the Customers, (James F. Aylward, CMB), March, p. 20.
The Road to CMB, December, p. 35.
Roady, Celia and Michael I. Sanders, *Tax Legislation: Major Provisions Affecting Real Estate*, September, p. 57.
Robinson, Richard T., *Dome Homes Come of Age*, October, p. 161.
Rosenthal, Ava C., *Condominium and* P.U.D. *Projects Steps to Approval*, May, p. 56.

S

Sales Incentives and the Element of Control, (Bram Groen), July, p. 28.
Salmon, Michael V., *Communicating with the Appraiser, (The Last Word)*, November, p. 87.
Samson, Suzanne C., *Computer Age Evolution*, April, p. 26.
Sanders, Michael I. and Celia Roady, *Tax Legislation: Major Provisions Affecting Real Estate*, September, p. 57.
Sans, Gerard, *Working Together (And Making it Work)*, November, p. 76.
Schreiber, Glen P., *Relocation: The Human Element*, June, p. 78.
Schuette, Adrianne and Diane L. Cortes, *Keeping in Step with* ARMs, December, p. 8.
Scoptur, Christina, *Truth in Lending: New Light on Reg. Z*, Special Issue, p. 68.
Scott, Kenneth R. and James E. Monsma, *Probing the Depth of Mortgage Pools*, February, p. 11.
Scott, Kenneth R. and James E. Monsma, *Probing the Depth of Mortgage Pools Sequel*, August, p. 75.
Seale, Leady W., Jr., *Freddie Mac's Multifamily Loan Purchase Program and the Mortgage Banker*, Special Issue, p. 17.
Sheppard-Haun, Susan and Michael Stamper, *Wholesale Mortgage Banking: Growth Industry*, August, p. 8.
Short Fuse on ARMs, (Douglas E. Whiteley and Niel F. Moser), August, p. 22.
Single Premium Plan Premiere, (Thomas N. Herzog), April, p. 84.
Smith, Robert S. and James J. Lennox, *Hedging Risk: Forward Market or Futures Market*, September, p. 87.
Solid Role for Small Mortgage Bankers, (Robert Wilensky), October, p. 153.

Speakes, Jeffrey K., *Strategy for Diversification*, May, p. 19.
Specialization and the Art of the Possible, (Jonathan I. Kislak), Special Issue, p. 37.
Splitting the Risk in Rental Housing, (Kenneth A. Puller), March, p. 71.
Spotlight on Resyndication Potential, (Jeb Brooks and Mark S. Thompson), January, p. 42.
Stamper, Michael, Patricia Dodson, and Rick Watson, *Mortgage-Backed Securities' Track Record*, December, p. 42.
Stamper, Michael and Susan Sheppard-Haun, *Wholesale Mortgage Banking: Growth Industry*, August, p. 8.
Stasulli, Dominick and Thomas N. Herzog, *Survivorship & Decrement Tables: HUD/FHA Home Mortgage Insurance Programs*, July, p. 86.
Stevenson, Eric, *Boston's Building 114: A Case Study in Financing*, October, p. 41.
Strategy for Diversification, (Jeffrey K. Speakes), May, p. 19.
Strategy for Survival, (Gerry C. Nelson), April, p. 53.
Stroud, J. Mark and Henry C. Entreken, *Uniform Appraisal Guidelines*, August, p. 86.
Structured Financing: Making a Difference, (Michael J. BeVier and John W. Biasucci), Special Issue, p. 24.
Structured Financing: Making a Difference Part II, (Michael J. BeVier and John W. Biasucci), July, p. 73.
Support for Pricing Decisions Part II, (William C. Weaver and Joseph D. Albert), April, p. 73.
Survivorship & Decrement Tables: HUD/FHA Home Mortgage Insurance Programs, (Thomas N. Herzog and Dominick Stasulli), July, p. 86.
Syndications: Clearing the Pathways to Profits, (John Oharenko), Special Issue, p. 52.

T

Tab A in Slot L: Engineering in Lending, (Maurice B. Levien), June, p. 72.
A Talk with Robert J. Spiller, November, p. 8.
Targeting Marketing for Lender Success: Fannie Mae Survey, (Winslow Hayward), November, p. 32.
Tax Legislation: Major Provisions Affecting Real Estate, (Michael I. Sanders and Celia Roady), September, p. 57.
Technology Moves Up in the Mortgage Market, (Andreas V. Kissal), September, p. 37.
Thea, Stanley, *Market Appeal: In the Eye of the Beholder*, May, p. 72.
Thomas, William R., Jr., *Freddie Mac ARM Guidelines*, October, p. 85.
Thompson, Mark S. and Jeb Brooks, *Spotlight on Resyndication Potential*, January, p. 42.
Trefts, Dorothy E., *Automation as a Competitive Weapon*, April, p. 63.
Truth in Lending: New Light on Reg. Z, (Christina Scoptur), Special Issue, p. 68.

U

Understanding the ARMs Indexes, (Stephen W. Weggeland), October, p. 105.
Uniform Appraisal Guidelines, (Henry C. Entreken and J. Mark Stroud), August, p, 86.

W

Walker, Dr. Charls E., *A Case for Tax Reform*, September, p. 68.
Waters, Lawrence A., *Moving beyond Tradition, (The Last Word)*, April, p. 94.
Watson, Rick, Michael Stamper, and Patricia Dodson, *Mortgage-Backed Securities' Track Record*, December, p. 42.
Weaver, William C. and Joseph D. Albert, *Computerized Pricing for the Secondary Market*, March, p. 61.
Weaver, William C. and Joseph D. Albert, *Support for Pricing Decisions Part II*, April p. 73.
Weggeland, Stephen W., *Understanding the ARMs Indexes*, October, p.105.
Whalen, Judge Roger M., *Lenders' Rights in Bankruptcy Stays*, October, p. 57.
When Less Can Be Better, (Daniel A. Blumberg), June, p. 89.
White, John R. and Donald K. Wiest, Jr., *Hybrid Investments: Alternatives*, December, p. 29.
Whiteley, Douglas E. and Niel F. Moser, *Short Fuse on ARMs*, August, p. 22.
Whiteside, Deborah, *Mortgage Banking's Future: High-Tech Takeover?*, Special Issue, p. 44.
Wholesale Mortgage Banking: Growth Industry, (Michael Stamper and Susan Sheppard-Haun), August, p. 8.
Wiest, Donald K., Jr., and John R. White, *Hybrid Investments: Alternatives*, December, p. 29.
Wilensky, Robert, *Solid Role for Small Mortgage Bankers*, October, p. 153.
Wolf, Timothy S., *Index of 1983 Mortgage Banking Articles*, January, p. 57.
Work-Outs for Problem Properties, (Andrew Abramson), July, p. 44.
Working Together (And Making It Work), (Gerard Sans), Novetaber, p, 76.

Z

Zayas, Edison, *Federal Budget Deficits and Zero Sum Games*, December, p. 42.

Subject Index

Alternative Mortgage Instruments

Aggressive Vehicles for a Stronger Market, (Garth Martson), October, p. 15.
Balancing the Scale: EQUAL™ Enters the Market, (Roger L. Earnhardt and Diane L. Cortes), March, p. 86.
Convertible Mortgages Gain Big League Attention, (John Oharenko), July, p. 20.

Appraisal

Communicating with the Appraiser, (Michael V. Salmon), November, p. 87.
Spotlight on Resyndication Potential, (Jeb Brooks and Mark S. Thompson), January, p. 42.

ARMs

Everything You Wanted to Know about ARMs, (Diane L. Cortes), June, p. 20.
Freddie Mac ARM Guidelines, (William R. Thomas Jr.), October, p. 85.
Free Lunch for ARMs, (Dr. Thomas R. Harter), May, p. 10.
Introduction to the FHA ARM, (Thomas Bak), November, p. 24.
Keeping in Step with ARMs, (Diane L. Cortes and Adrianne Schuette), December, p. 8.
One Viewpoint on ARMs, (Herbert P. Emmerman), October, p. 169.
Pitfalls in ARM Lending, (Peter E. Kaplan, Esq.), July, p. 94.
Pricing and Analysis of Common Adjustable Rate Mortgages, (Michael R. Asay), December, p. 60.
Pricing Discount ARMs in the Secondary Market, (Jess Lederman), August, p. 56.
Short Fuse on ARMs, (Niel F. Moser and Douglas E. Whiteley), August, p. 22.
Understanding the ARMs Indexes, (Stephen N. Weggeland), October, p. 105.

Computers

Automation as a Competitive Weapon, (Dorothy E. Trefts), April, p. 63.
Computer Age Evolution, (Suzanne C. Samson), April, p. 26.
Computerized Pricing for the Secondary Market, (William C. Weaver and Joseph D. Albert), March, p. 61.
Emergence of Rapid Response, (Christopher Green), April, p. 41.
Insurance Servicing Made Easy, (David Duffy), November, p. 68.
Introduction to the FHA ARM, (Thomas Bak), November, p. 24.
Mortgage Banking's Future: High-Tech Takeover?, (Deborah Whiteside), Special Issue, p. 44.
Strategy for Survival, (Gerry C. Nelson), April, p. 53.
Support for Pricing Decisions Part II, (William C. Weaver and Joseph D. Albert), April, p. 73.

Condominiums and Cooperatives

Condominium and P.U.D. Projects Steps to Approval, (Ava C. Rosenthal), May, p. 56.
Investment Benefits in Condo Hotels, (Peter M. Gunnar and William R. Meyer), October, p. 144.

Construction Loans

Income Property: Construction Lending Policy, (Henry S. Kesler), June, p. 49.
Tab A in Slot L: Engineering in Lending, (Maurice B. Levien), June, p. 72.

Creative Financing

Combining Resources for Builder Bonds, (Kenneth G. Lore), January, p. 20.
Structured Financing: Making a Difference, (Michael J. BeVier and John W. Biasucci), Special Issue, p. 24.
Structured Financing: Making a Difference Part II, (Michael J. BeVier and John W. Biasucci), July, p. 73.

Defaults and Foreclosures

The Asset Lenders Fear Most, (Donald L. Black), August, p. 67.
Lenders' Rights in Bankruptcy Stays, (Judge Roger M. Whelan), October, p. 57.
Work-Outs for Problem Properties, (Andrew Abramson), July, p. 44.

Economics

Crowding Out? An Analysis of Credit Supply and Demand, (Bernard M. Markstein, III), June, p. 34.
Economic News: Taking Exception, (The Last Word), (Daniel A. Blumberg), February, p. 65.
1984 Economic Outlook, (Dr. Thomas R. Harter), January, p. 12.
Federal Budget Deficits and Zero Sum Games, (Edison Zayas), December, p. 42.
Optimistic Pattern for the 1980s, (James L. Palda, Jr.), March, p. 50.

FHA

Adjusting to the Free FHA Rate, (Gregory D. Luetscher), February, p.50.
15 Million Mortgages: The FHA Experience, (Thomas J. Bak, Thomas N. Herzog, and David A. Middaugh), November, p. 41.
Life without an FHA Ceiling, (Cheryl D. Patton), January, p. 18.

Market Impact of a Free FHA Rate, (Dr. Thomas R. Harter), April, p. 16.
Single Premium Plan Premiere, (Thomas N. Herzog), April, p. 84.
Survivorship & Decrement Tables: HUD/FHA Home Mortgage Insurance Programs, (Thomas N. Herzog and Dominick C. Stasulli), July, p. 86.

FHLMC

Freddie Mac ARM Guidelines, (William R. Thomas, Jr.), October, p. 85.
Freddie Mac's Multifamily Loan Purchase Program and the Mortgage Banker, (Leady W. Seale, Jr.), Special Issue, p. 17.

Financial Institutions

A Current Dilemma and One Solution, (Kent Klopfenstein), Special Issue, p. 41.
Major Shift Seen in S&L Industry, (Christopher B. Leinberger), May, p. 47.
Moving beyond Tradition, (The Last Word), (Lawrence A. Waters), April, p. 94.
New Appeal in S&Ls, (James Butler), December, p. 35.
New Rules Resolve Uncertainties A Fair and Equal Balance, (James R. Butler), May, p. 84.

FNMA

Laser: A Better Way from Fannie Mae?, (Robert J. Mylod), September, p. 29.

Futures, Options, and Securities

Controlling Mortgage Pipeline Risk, (John Labuszewski and James F. Meisner), Special Issue, p. 59.
Coping with Risk in the Secondary Market, (Raymond S. Cahnman, Michael P. Kamradt, and Henry F. Otto), June, p. 10.
Hedging GNMA Pass-Throughs, (Glenn Picou), February, p. 54.
Hedging Risk: Forward Market or Futures Market, (Robert S. Smith and James J. Lennox), September, p. 87.
New Opportunities/Risks in the Secondary Market, (Charles E. Reed), Special Issue, p. 65.
Option Spread Strategies for Protection and Profit, (David L. Caplan), November, p. 59.

GNMA

The GNMA Adjustable Rate Security, (Herbert L. Carrel, CMB), October, p. 99.
Hedging GNMA Pass-Throughs, (Glenn Picou), February, p. 54.
Life without an FHA Ceiling, (Cheryl D. Patton), January, p. 18.

Government Legislation and Regulation

Lenders' Rights in Bankruptcy Stays, (Judge Roger M. Whalen), October, p. 57.
Life without an FHA Ceiling, (Cheryl D. Patton), January, p. 18.
A Mortgage Banker's Guide to ERISA, (Mary Martell and Paul Antsen), September, p. 8.
New Tax Law Affects Time Value of Money Rules, (Marc B. Abrams), September, p. 45.
Non-Profit HUD-Insured Projects: Conversion and Resyndication, (N. Linda Goldstein and Marc B. Abrams), May, p. 34.
Splitting the Risk in Rental Housing, (Jeb Brooks and Mark S. Thompson), January, p. 42.
Tax Legislation: Major Provisions Affecting Real Estate, (Michael I. Sanders and Celia Roady), September, p. 57.
Truth in Lending: New Light on Reg. Z, (Christina Scoptur), Special Issue, p. 68.

Income Property

Certified Mortgage Bankers Discuss Income Property Loans, July, p. 11.
Income Property: Construction Lending Policy, (Henry C. Kesler), June, p. 49.
Spotlight on Resyndication Potential, (Jeb Brooks and Mark S. Thompson), January, p. 42.
When Less Can Be Better, (Daniel A. Blumberg), June, p. 89.

Industry Trends, Forecasts

Economic News: Taking Exception, (Daniel A. Blumberg), February, p. 65.
1984 Economic Outlook, (Dr. Thomas R. Harter), January, p. 12.
Economic Outlook: Two Critical Questions, (Sidney L. Jones), August, p. 83.
Laser: A Better Way from Fannie Mae?, (Robert J. Mylod), September, p. 29.
Major Shift Seen in S&L Industry, (Christopher B. Leinberger), May, p. 47.
Mortgage Banking's Future: High-Tech Takeover?, (Deborah Whiteside), Special Issue, p. 44.
Mortgage Market's New World, (Terence M. Clauretie), Special Issue, p. 82.
Optimistic Pattern for the 1980s, (James L. Palda), March, p. 50.
Solid Role for Small Mortgage Bankers, (Robert S. Wilensky), October, p. 153.
Targeting Marketing for Lender Success: Fannie Mae Survey, (Winslow Hayward), November, p. 32.
Technology Moves Up in the Mortgage Market, (Andreas V. Kissal), September, p. 37.

Interest Rates

Adjusting to the Free FHA Rate, (Gregory D. Luetscher), February, p. 50.
Life without an FHA Ceiling, (Cheryl D. Patton), January, p. 18.
Market Impact of a Free FHA Rate, (Dr. Thomas R. Harter), April, p. 16.
Understanding the ARMs Indexes, (Stephen N. Weggeland), October, p. 105.

Internal Management

Automation as a Competitive Weapon, (Dorothy E. Trefts), April, p. 63.
Guarding the Lender's Interest, (Richard G. Clarke), February, p. 36.
Lender Image and Customer Reaction, (Dan Jacobson), October, p. 28.
A Man for All Reasons, (William I. DeHuszar, CMB), August, p. 44.
Profit Improvements through Cash Management, (Jean E. LeGrand), July, p. 55.
Relocation: The Human Element, (Glenn P. Schreiber), June, p. 78.
Sales Incentives and the Element of Control, (Bram Groen), July, p. 28.
Strategy for Survival, (Gerry C. Nelson), April, p. 53.
Working Together and Making It Work, (Gerard Sans), November, p. 76.

Interviews

Interview with Robert J. Mylod, April, p. 10.
A Talk with Robert J. Spiller, November, p. 8.

Investments

Analyzing Mortgage Pool Securities (The Right Way), (Gregory Hoskinson), September, p. 97.
Hybrid Investments: Alternatives, (John R. White and Donald K. Wiest, Jr.), December, p. 29.
Investment Advice: Orchestrating the Elements, (S. Q. DellaGrotta), Special Issue, p. 30.
New Frontiers for AAA Ratings, (Niel F. Moser and Paul M. Holzem), January, p. 36.
Strategy for Diversification, (Jeffrey K. Speakes), May, p. 19.

Loan Origination

Certified Mortgage Bankers Discuss Loan Production, March, p. 11.
Specialization and the Art of the Possible, (Jonathan I. Kislak), Special issue, p. 37.

Miscellaneous

A Case for Tax Reform, (Dr. Charls E. Walker), September, p. 68.
Dome Homes Come of Age, (Richard T. Robinson), October, p. 161.
Federal Budget Deficits and Zero Sum Games, (Edison Zayas), December, p. 42.
Index of 1983 Mortgage Banking Articles, (Timothy S. Wolf), January, p. 57.
The Road to CMB, December, p. 35.
Wholesale Mortgage Banking: Growth Industry, (Michael Stamper and Susan Sheppard-Haun), August, p. 8.

Mortgage-Backed Securities

Analyzing Mortgage Pool Securities (The Right Way), (Gregory Hoskinson). September, p. 97.
CMOs, and How They Grew, (Richard M. Hamecs), Special Issue, p. 9.
The GNMA Adjustable Rate Security, (Herbert L. Carrel,CMB), October, p. 99
Mortgage-Backed Securities' Track Record, (Michael Stamper, Patricia Dodson, and Rick Watson), December, p. 42.
Mortgage Markets and Mortgage-Related Securities: Development and Implications, (Dr. Frederick E. Flick), June. p. 54.
New Frontiers for AAA Ratings, (Niel F. Moser and Paul M. Holzem), January, p. 36.
Probing the Depth of Mortgage Pools, (Kenneth R. Scott and James E. Monsma), February, p. 11.
Probing the Depth of Mortgage Pools Sequel, (James E. Monsma and Kenneth R. Scott), August, p. 75.

Mortgage Bankers Association of America

MBA Honors 20 CMBs, January, p. 55.

Mortgage Insurance

15 Million Mortgages: The FHA Experience, (Thomas J. Bak, Thomas N. Herzog, and David A. Middaugh), November, p. 41.
Introduction to the FHA ARM, (Thomas J. Bak), November, p. 24.
Single Premium Plan Premiere, (Thomas N. Herzog), April, p. 84.
Splitting the Risk in Rental Housing, (Kenneth A. Puller), March, p. 71.
Survivorship & Decrement Tables: HUD/FHA Home Mortgage Insurance Programs, (Thomas N. Herzog and Dominick C. Stasulli), July, p. 86.

Multifamily Housing

Freddie Mac's Multifamily Loan Purchase Program and the Mortgage Banker, (Leady W. Seale, Jr.), Special Issue, p. 17.
Multifamily Mortgages: On the Block, (Audrey Hinton), January, p. 28.
Non-Profit HUD-Insured Projects: Conversion and Resyndication, (N. Linda Goldstein and Marc B. Abrams), May, p. 34.
Pass-Through Offers Flexibility, Adaptability, (Maureen Fuller), October, p. 133.
Splitting the Risk in Rental Housing, (Kenneth A. Puller), March, p. 71.

Pension Funds

Investment Advice: Orchestrating the Elements, (S. Q. DellaGrotta), Special Issue, P. 30.
A Mortgage Banker's Guide to ERISA, (Mary Martell and Paul Antsen), September, p. 8.

Property Management

Work-Outs for Problem Properties, (Andrew Abramson), July, p. 44.

Real Estate Investment

Major Shift Seen in S&L Industry, (Christopher B. Leinberger), May, p. 47.
Market Appeal: In the Eye of the Beholder, (Stanley Thea), May, p. 72.
When Less Can Be Better, (Daniel A. Blumberg), June, p. 89.

Rehabilitation

Boston's Building 114: A Case Study in Financing, (Eric Stevenson), October, p. 41.
A Program to Make a Difference, (John J. Coonts), October, p. 68.

Rental Housing

Splitting the Risk in Rental Housing, (Kenneth A. Puller), March, p. 71.

Second Mortgages

Enjoying Equity with Second Mortgage Loans, (David A. Olson), February, p. 25.
New Lending Packages: The Money Store, (Anthony R. Medici), February, p. 44.

Secondary Mortgage Market

Combining Resources for Builder Bonds, (Kenneth G. Lore), January, p. 20.
Computerized Pricing for the Secondary Market, (William C. Weaver and Joseph D. Albert), March, p. 61.
Coping with Risk in the Secondary Market, (Raymond S. Cahnman, Michael P. Kamradt, and Henry F. Otto), June, p. 10.
Mortgage Markets and Mortgage-Related Securities: Developments and Implications, (Dr. Frederick E. Flick), June, p. 54.
New Opportunities/Risks in the Secondary Market, (Charles E. Reed), Special Issue, p. 65.
Support for Pricing Decisions Part II, (William C. Weaver and Joseph D. Albert), April p. 73.

Servicing

Computer Age Evolution, (Suzanne C. Samson), April, p. 26.

Single-Family Housing

Aggressive Vehicles for a Stronger Market, (Garth Marston), October, p. 15.
Mortgage Markets and Mortgage-Related Securities: Developments and Implications, (Dr. Frederick E. Flick), June, p. 54.
A Program to Make a Difference, (John J. Coonts), October, p. 68.
Residential Mortgages: Lining Up the Customers, (James F. Aylward, CMB), March, p. 20.
Uniform Appraisal Guidelines, (Henry C. Entreken and J. Mark Stroud), August, p. 86.

Syndications

Boston's Building 114: A Case Study in Financing, (Eric Stevenson), October, p. 41.
Spotlight on Resyndication Potential, (Jeb Brooks and Mark S. Thompson), January, p. 42.
Syndication: Clearing the Pathways to Profits, (John Oharenko), Special Issue, p. 52.

Title Insurance

New Routes for Title Insurers, (John Goode and Russell W. Jordan, III), March, p. 28. □